

Fill in this information to identify the case:

Debtor 1 Howard Richard Lovenshimer

Debtor 2 Sharlene Ann Lovenshimer

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number: 15-54403

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: Deutsche Bank National Trust Company, as Trustee for New Century Home Equity Loan Trust, Series 2005-B, Asset Backed Pass-Through Certificates

Court Claim No. (if known): 13`

Last four digits of any number you use to identify the debtor's account: XXXX0537

Date of Payment Change:

Must be at least 21 days after date of July 1, 2017 this notice.

New total payment:

Principal, interest, and escrow, if any \$1,500.07

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$235.24

New escrow payment: \$241.87

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$1,493.44

New mortgage payment: \$1,500.07

Debtor 1 Howard Richard Lovenshimer Case number: 15-54403
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Christopher G. Phillips
Signature

Date: May 31, 2017

Print: Christopher G. Phillips
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro, Van Ess, Phillips & Barragate, LLP

Address 4805 Montgomery Road, Suite 320
Number Street
Norwood, OH 45212
City State ZIP Code

Contact phone (513) 396-8100

Email mmurtland@logs.com

CERTIFICATE OF SERVICE

I certify that on the 2nd day of June, 2017, copies of the foregoing were served by mailing the same by ordinary U.S. Mail, postage prepaid, and/or electronically as permitted by local rule, to the persons listed below.

Served by Regular U.S. Mail

Howard Richard Lovenshimer
11021 Hefner Road
Kingston, OH 45644

Sharlene Ann Lovenshimer
11021 Hefner Road
Kingston, OH 45644

Electronic Mail Notice List

Thomas C Lonn
833 Eastwind Drive
Westerville, OH 43081

Faye D. English
Chapter 13 Trustee
10 West Broad Street, Suite 900
Columbus, OH 43215

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 43215

/s/ Christopher G. Phillips
Shapiro, Van Ess, Phillips & Barragate, LLP
Christopher G. Phillips (#0074249)
4805 Montgomery Road, Suite 320
Norwood, OH 45212
Phone: (513) 396-8100
Fax: (847) 627-8805
Email: mmurtland@logs.com



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1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: (800) 746-2936

04/17/2017

Loan Number: [REDACTED]

Sharlene A Lovenshimer
Howard R Lovenshimer
11021 Hefner Rd
Kingston, OH 45644-9628

Property Address: 11021 Hefner Rd
Kingston, OH 45644-9628

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 07/07/2015, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Analysis Period. This statement includes actual and scheduled activity in the escrow account from March 2016 through June 2017.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$1,493.44 of which \$1,258.20 was for principal and interest and \$235.24 was allocated to the escrow account.

| Actual Month | Projected Payments To Escrow | Actual Payments To Escrow | Projected Payments From Escrow | Actual Payments From Escrow | Description | Projected Ending Balance | Actual Ending Balance |
|-------------------|------------------------------|---------------------------|--------------------------------|-----------------------------|--------------------------|--------------------------|-----------------------|
| Beginning Balance | | | | | | \$2,941.63 | \$1,785.43 |
| Mar-2016 | \$231.24-s | \$231.24 | | \$988.67 | Misc Escrow Disbursement | \$3,172.87 | \$1,028.00 |
| Apr-2016 | \$231.24-s | \$231.24 | | | | \$3,404.11 | \$1,259.24 |
| May-2016 | \$231.24-s | \$231.24 | | | | \$3,635.35 | \$1,490.48 |
| Jun-2016 | \$231.24-s | \$231.24 | | \$869.96 | County Tax | \$3,866.59 | \$851.76 |

NMLS # 1852

BKA_ACCTHISTM

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| Actual Month | Projected Payments To Escrow | Actual Payments To Escrow | Projected Payments From Escrow | Actual Payments From Escrow | Description | Projected Ending Balance | Actual Ending Balance |
|--------------|------------------------------|---------------------------|--------------------------------|-----------------------------|----------------------------|--------------------------|-----------------------|
| | | | | | (PARCEL # K25000100118 18) | | |
| *Jul-2016 | \$235.24-s | \$231.24 | | \$1,108.00 | Hazard Insurance | \$4,101.83 | \$-25.00 |
| | | | | | (POLICY # Q566701821) | | |
| * | | | \$869.96-s | | County Tax | \$3,231.87 | \$-25.00 |
| *Aug-2016 | \$235.24-s | | | | | \$3,467.11 | \$-25.00 |
| * | | | \$1,083.00-s | | Hazard Insurance | \$2,384.11 | \$-25.00 |
| Sep-2016 | \$235.24-s | \$235.24 | | | | \$2,619.35 | \$210.24 |
| * | | \$235.24 | | | | | \$445.48 |
| Oct-2016 | \$235.24-s | \$235.24 | | | | \$2,854.59 | \$680.72 |
| * | | \$224.75 | | | | | \$905.47 |
| *Nov-2016 | \$235.24-s | | | | | \$3,089.83 | \$905.47 |
| Dec-2016 | \$235.24-s | \$235.24 | | | | \$3,325.07 | \$1,140.71 |
| * | | \$235.24 | | | | | \$1,375.95 |
| *Jan-2017 | \$235.24-s | \$235.24 | | \$866.99 | County Tax | \$3,560.31 | \$744.20 |
| | | | | | (PARCEL # K25000100118 18) | | |
| * | | | \$869.96-s | | County Tax | \$2,690.35 | \$744.20 |
| Feb-2017 | \$235.24-s | \$235.24 | | | | \$2,925.59 | \$979.44 |
| *Mar-2017 | \$235.24-s | | | | | \$3,160.83 | \$979.44 |
| Apr-2017 | \$235.24-s | \$235.24 | | | | \$3,396.07 | \$1,214.68 |
| * | | \$235.24 | | | | | \$1,449.92 |
| May-2017 | \$235.24-s | | | | | \$3,631.31 | \$1,685.16 |
| Jun-2017 | \$235.24-s | | | | | \$3,866.55 | \$1,920.40 |
| TOTALS | \$3,747.84 | \$3,498.11 | \$2,822.92 | \$3,833.62 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

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Projected Payments - Last year, we projected that payments made from the escrow account would total \$2,822.92. Under Federal law (RESPA), with projected payments of \$2,822.92 the lowest monthly balance should not {exceed / fall below} \$470.48 or 1/6 of anticipated payments from the account.

Summary of Actual Payments Made from Escrow (as shown above): \$1,736.95 for property taxes, \$1,108.00 for Hazard Insurance, \$988.67 for Misc Escrow Disbursement. Please review the details carefully. If any details appear incorrect, please contact us.

***Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a “double-dip.” All pre-petition escrow shortage funds advanced are repaid as part of Ocwen’s Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen’s Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

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04/17/2017

Loan Number: [REDACTED]

Sharlene A Lovenshimer
Howard R Lovenshimer
11021 Hefner Rd
Kingston, OH 45644-9628

Property Address: 11021 Hefner Rd
Kingston, OH 45644-9628

Analysis Date: 04/14/2017

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT – BANKRUPTCY Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 07/07/2015 under Chapter 13 of the Bankruptcy Code.

This statement relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

PLEASE REVIEW THIS STATEMENT CAREFULLY - THE MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
- and
- b) Anticipated payments to be made from the escrow account

| Description of Next Disbursement | Due Date of Next Disbursement | Estimated Amount(s) of Next Disbursement |
|----------------------------------|-------------------------------|--|
| County Tax | Jul 2017 | \$869.96 |
| Hazard Insurance | Aug 2017 | \$1,108.00 |
| County Tax | Jan 2018 | \$866.99 |
| Total Annual Disbursements | | \$2,844.95 |

NMLS # 1852

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| | |
|---|---|
| Target Escrow Payment | \$237.07 = (1/12 th of \$2,844.95) |
| Starting Escrow Balance Needed as of Jul 2017 | \$1,977.96 |

| Month | Projected Payments To Escrow | Projected Payments From Escrow | Description | Projected Ending Balance | Required Bal Projections |
|-------------------|------------------------------|--------------------------------|---------------------------|--------------------------|--------------------------|
| Beginning Balance | | | | \$1,920.40 | \$1,977.96 |
| Jul-2017 | \$237.07 | \$869.96 | County Tax | \$1,287.51 | \$1,345.07 |
| | | | (PARCEL # K2500010011818) | | |
| Aug-2017 | \$237.07 | \$1,108.00 | Hazard Insurance | \$416.58 | \$474.14(Cushion) |
| | | | (POLICY # Q566701821) | | |
| Sep-2017 | \$237.07 | | | \$653.65 | \$711.21 |
| Oct-2017 | \$237.07 | | | \$890.72 | \$948.28 |
| Nov-2017 | \$237.07 | | | \$1,127.79 | \$1,185.35 |
| Dec-2017 | \$237.07 | | | \$1,364.86 | \$1,422.42 |
| Jan-2018 | \$237.07 | \$866.99 | County Tax | \$734.94 | \$792.50 |
| | | | (PARCEL # K2500010011818) | | |
| Feb-2018 | \$237.07 | | | \$972.01 | \$1,029.57 |
| Mar-2018 | \$237.07 | | | \$1,209.08 | \$1,266.64 |
| Apr-2018 | \$237.07 | | | \$1,446.15 | \$1,503.71 |
| May-2018 | \$237.07 | | | \$1,683.22 | \$1,740.78 |
| Jun-2018 | \$237.07 | | | \$1,920.29 | \$1,977.85 |
| TOTALS= | \$2,844.84 | \$2,844.95 | | | |

Escrow cushion and potential escrow shortage

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Escrow Account Projections

NMLS # 1852

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Total Anticipated Payments. The anticipated payments from escrow for the coming year total \$2,844.95.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$474.14 (1/6 of \$2,844.95).

Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$1,920.40, making the escrow balance deficiency \$0.00 (the balance deficiency equals the total amount paid into escrow minus the total amount of money to be paid out this year). Total escrow shortage - Based on the expected balance deficiency of \$0.00, and the minimum required balance/cushion of \$474.14, an additional \$57.56 is needed for the escrow balance. Projected Monthly Payment for Escrow - The total escrow shortage of \$57.56 has been spread over 12 months and broken into 12 equal monthly payments of \$4.80 per month (the total anticipated shortage divided by 12). The shortage spread amount of \$4.80 will be added to the target escrow payment of \$237.07 calculated above, for a sum total of \$241.87. This total, \$241.87, will be the monthly amount due for payment into escrow.

Therefore, the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 07/01/2017, will be \$1,500.07 of which \$1,258.20 will be for principal and interest and \$241.87 will go into the escrow account. Note - The shortage amount may be paid directly. All or part of the above shortage may be sent to OCWEN at the address provided below. If the shortage is paid, the monthly payment will be adjusted accordingly.

If you have any questions in this regard, please do not hesitate to contact us.

Please contact our Customer Care Center at (888) 554-6599. Representatives are available to answer your questions Monday through Friday 8:00 am to 9:00 pm ET.

Fax in Attention: Escrow department Fax number: (561) 682-7875.

Mailing Address :

Ocwen Loan Servicing LLC

Attn : Escrow Department.

P.O. Box 24737

West Palm Beach, FL 33416

Sincerely,
Loan Servicing

NMLS # 1852

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**This Coupon Must Be Included with Escrow Shortage Payment
Escrow Shortage Payment**

| Sharlene A Lovenshimer 11021 Hefner Rd Kingston, OH 45644-9628 | Loan Number [REDACTED] | Total Shortage \$57.56 |
|--|---|----------------------------------|
| Payable to: Ocwen Loan Servicing LLC Attn: Escrow Department P.O. Box 24737 West Palm Beach, FL 33416-4737 | <i>Note - If the escrow shortage amount of \$57.56, is paid, the monthly escrow payment will be adjusted accordingly</i> <i>Amount of Payment \$</i> | |

NMLS # 1852

BJA_SHORTAGEM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.